

FORESIGHT FINANCIAL GROUP, INC.

| | CPP Disbursement Date 05/15/2009 | RSSD (Holding Company) 1137453 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2010 \$ millions | 2011 \$ millions | %chg from prev | | |
| Assets | \$130 | \$137 | 5.7% | | |
| Loans | \$90 | \$93 | 2.3% | | |
| Construction & development | \$2 | \$2 | -26.3% | | |
| Closed-end 1-4 family residential | \$21 | \$20 | -5.9% | | |
| Home equity | \$1 | \$1 | 7.5% | | |
| Credit card | \$0 | \$0 | | | |
| Other consumer | \$1 | \$1 | -43.3% | | |
| Commercial & Industrial | \$31 | \$31 | 2.6% | | |
| Commercial real estate | \$14 | \$13 | -9.1% | | |
| | | | | | |
| Unused commitments | \$17 | \$22 | 29.9% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$5 | \$8 | 42.0% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$29 | \$32 | 9.2% | | |
| Cash & balances due | \$1 | \$4 | 184.0% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$118 | \$124 | 4.8% | | |
| Deposits | \$108 | \$114 | 5.7% | | |
| Total other borrowings | \$10 | \$9 | -5.5% | | |
| FHLB advances | \$5 | \$1 | -84.2% | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$11 | \$13 | 15.7% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 8.7% | 8.6% | -- | | |
| Tier 1 risk based capital ratio | 12.1% | 12.3% | -- | | |
| Total risk based capital ratio | 13.3% | 13.5% | -- | | |
| Return on equity ¹ | 12.1% | 12.1% | -- | | |
| Return on assets ¹ | 1.1% | 1.1% | -- | | |
| Net interest margin ¹ | 3.3% | 3.6% | -- | | |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}} | 71.9% | 81.8% | -- | | |
| Loss provision to net charge-offs (qtr) | -2857.1% | 100.7% | -- | | |
| Net charge-offs to average loans and leases ¹ | 0.0% | 1.2% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2010 | 2011 | 2010 | 2011 | |
| Construction & development | 9.6% | 0.4% | 0.0% | 0.0% | -- |
| Closed-end 1-4 family residential | 6.3% | 4.2% | 0.4% | 1.3% | -- |
| Home equity | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 6.9% | 9.2% | 0.0% | 0.0% | -- |
| Commercial & Industrial | 1.0% | 1.1% | 0.0% | 0.0% | -- |
| Commercial real estate | 2.3% | 0.9% | 0.0% | 0.0% | -- |
| Total loans | 2.5% | 2.1% | 0.1% | 0.3% | -- |